

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
AUGUSTA DIVISION

In the Matter of:)	Chapter 13
Johnny A Williams)	
Salena J Williams)	Case No: 17-10706-SDB
1240 Fairway Ridge Dr)	
Wrens, GA 30833)	
)	

TRUSTEE'S RESPONSE TO MOTION TO MODIFY MORTGAGE

COMES NOW, Huon Le, Chapter 13 Trustee, by and through counsel, and files this response to the Motion to Approve Loan Modification (ECF No. 65) ("Motion") filed by U.S. Bank National Association ("U.S. Bank"):

The Trustee opposes said Motion for the following reasons:

The Trustee has been corresponding with counsel for U.S. Bank and Debtor to obtain the breakdown of the calculation of the \$35,939.33 Subordinate Note and Partial Claim Security Deed ("Loan Modification"). It appears that a prepetition arrearage of \$5,406.19 may be included in the Loan Modification and U.S. Bank's counsel is seeking further clarification. The Trustee has paid the prepetition arrearage in full through Plan payments.

Trustee has been holding off on filing her response to obtain further information from counsel for U.S. Bank and requests this issue be clarified by an itemization of the amounts included in the Loan Modification.

WHEREFORE, the Trustee respectfully requests that her opposition to the Motion be heard at the hearing set on this Motion on January 13, 2022.

This 11th day of January 2022.

Huon Le, Chapter 13 Trustee

By: 

Jane E. Miller, Staff Attorney
Georgia Bar No. 256304
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Augusta, GA 30903-2127
(706) 724-1039

CERTIFICATE OF SERVICE

The undersigned hereby certifies that copies of this Trustee's Response have been forwarded by either electronic or first-class mail, postage prepaid, to the above-named Debtors and the parties whose name appears below, on the 11th day of January 2022.

Seymour & Associates, Attorney At Law, P O Box 3230, Evans, GA 30809

Andrea Betts, Robertson, Anshutz, Schneid, Crane & Partners, PLLC, 10700 Abbott's Bridge Road Suite 170, Duluth, GA 30097

Office of the U.S. Trustee, Johnson Square Business Center, 2 East Bryan Street Ste 725, Savannah, GA 31401

/s/ Yvonne Ogbuefi
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